

Clifton M. Patty, Jr. †  
C. Chad Young ††  
Rebecca B. Gober ††

December 10, 2008

† *Licensed in Georgia Only*  
†† *Licensed in Georgia and Tennessee*

Ticor Title Insurance Company  
601 Riverside Avenue  
Building Five, Fourth Floor  
Jacksonville, Florida 32204

Attn: Nivia Cox

Re: Borrower: Lesco Services of Tennessee, Inc.  
Ticor Title Insurance Company of Florida Claim Number: 304581  
Insured: Northwest Georgia Bank  
Property Address: 139 Brown Ferry Road, Chattanooga, TN 37419  
Policy No.: CM1085613284

Dear Ms Cox:

Please find enclosed herewith copies of the following in response to your letter of November 20, 2008:

- (1) Commercial Variable Rate Promissory Note from Lesco Services of Tennessee, Inc. to Northwest Georgia Bank dated February 20, 2004 (in response to paragraph (2) of the above referenced letter);
- (2) Deed of Trust from Lesco Services of Tennessee, Inc. to Northwest Georgia Bank dated February 20, 2004 and recorded in Deed Book 7029, page 171 on February 23, 2004 and re-recorded in Book 7067, page 971 on March 22, 2004 (in response to paragraph (3) of the above referenced letter);
- (3) Assignment of Rents and Leases from Lesco Services of Tennessee, Inc. to Northwest Georgia Bank dated February 20, 2004 and recorded in Deed Book 7029, page 178 on February 23, 2004 and re-recorded in Deed Book 7060, page 978 on March 22, 2004 (in response to paragraph 3 of the above referenced letter);
- (4) Notice of Limitation on Future Advances dated February 20, 2004 to Bretlin, Inc. (successor in interest to Carriage Industries, Inc.) (in response to paragraph (3) of the above referenced letter);
- (5) Quit Claim Deed from Legal Title and Escrow, Inc., Trustee and Lamar Bearden, Sole Beneficiary under the Trust under which Legal Title and Escrow, Inc. holds title to Lesco Services of Tennessee, Inc. dated February 20, 2004 (in response to paragraph (5) of the above referenced letter);
- (6) Quit Claim Deed from Melissa Bearden to Lamar Bearden dated March 13, 2002 and recorded in Deed Book 6199, page 419 in the office of the Register of Hamilton County, Tennessee (in response to paragraph (5) of the above referenced letter);

**EXHIBIT "I"**

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- (7) Quit Claim Deed from Lamar Bearden to Legal Title and Escrow, Inc., Trustee dated September 12, 2003 (in response to paragraph (5) of the above referenced letter);
- (8) Agreement to furnish insurance on real property dated February 20, 2003 (in response to paragraph (3) of the above referenced letter);
- (9) Northwest Georgia Bank Loan Memorandum dated January 20, 2004 for Lesco Services of Tennessee, Inc. and approval of January 22, 2004 (in response to paragraph (1) of the above referenced letter);
- (10) Letter from Office of Tax Attorney for Hamilton County, Tennessee dated April 4, 2008 to Northwest Georgia Bank (in response to paragraph (7) of the above referenced letter);
- (11) Tax Bill details – County Delinquent for 2004 (in response to paragraph (6) of the above referenced letter);
- (12) Copy of receipt for cashier's check number 109700 and 109701 to Clerk and Master and Hamilton County Trustee (in response to paragraph (6) of the above referenced letter);
- (13) Copy of cashier's check 109703 and 109704 for Lesco Services of Tennessee, Inc. (in response to paragraph (7) of the above referenced letter);
- (14) Loan Policy of Title Insurance LP-11-0856-3902 (in response to paragraph (4) of the above referenced letter);
- (15) Appraisal of Property dated February 26, 2004 (in response to paragraph (4) of the above referenced letter);
- (16) Disbursement Instructions for Lesco Services of Tennessee, Inc. loan dated February 20, 2004 (in response to paragraph (5) of the above referenced letter);
- (17) Settlement Statement for Lesco Services of Tennessee, Inc. dated February 20, 2004 (in response to paragraph (5) of the above referenced letter);
- (18) Copy of check payable to the order of Northwest Georgia Bank in the amount of \$212,581.44 for pay-off of debt of A&B Recycling, Inc. to Northwest Georgia Bank (in response to paragraph (7) of the above referenced letter);

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- (19) Copy of check payable to the order of Northwest Georgia Bank in the amount of \$2,602.50 for origination fee, document preparation fee, future releases and flood certification (in response to paragraph (7) of the above referenced letter);
- (20) Unlimited continuing guaranty of Leslie D. Coffee of Financial Accommodations made to Lesco Services of Tennessee, Inc. (in response to paragraph (15) of the above referenced letter);
- (21) Commitment for Title Insurance to Northwest Georgia Bank dated January 26, 2004 (in response to paragraph (4) of the above referenced letter);
- (22) Loan Disclosure Schedule Balloon (in response to paragraph (2) of the above referenced letter);
- (23) Legal Title and Escrow, Inc. check numbers 024742, 024744 (in response to paragraph (7) of the above referenced letter);
- (24) Customer Information Card (in response to paragraph (4) of the above referenced letter);
- (25) Customer Information for A&B Recycling, Inc. to confirm total payoff;
- (26) Fax from Northwest Georgia Bank to Lender's Mortgage Network dated 4/10/07 (in response to paragraph (4) of the above referenced letter);
- (27) Loan inquiry for Lesco Services of Tennessee, Inc. (in response to paragraph (4) of the above referenced letter);
- (28) Borrower's certification and authorization for Lenders Mortgage Network (in response to paragraph (4) of the above referenced letter).

There are no loan workout or foreclosure files regarding this loan (in response to paragraph (10) of the above referenced letter).

There are no quality control/quality assurance or similar reports concerning fraud, forgery or non-compliance with loan underwriting guidelines (in response to paragraph (12) of the above referenced letter).

There are no loan transfer or loan sale purchase files, including but not limited to assignments of mortgage, deed of trust or other instruments securing the loan as requested in paragraph (13) of the above referenced letter.

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There are no documents regarding the re-purchase and reasons for re-purchase of the loan as requested in paragraph (14) of the above referenced letter.

The third party due diligence providers were as follows: American Flood Research, Inc., 1820 Preston Park Blvd., Suite 1100, Plano, Texas 75093 for flood certification.


Donald L. Tindell, Inc., Real Estate Appraiser, 6257 East Brainerd Road, Chattanooga, Tennessee 37420 for appraisal services.

Marion Environmental, Inc., 115 Parmenas Lane, Chattanooga, Tennessee 37405 for environment.

The loan was closed and the title insurance issued by Legal Title and Escrow, Inc., 737 Market Street, Suite 400, Chattanooga, Tennessee 37402.

If you have any questions, please do not hesitate to write or call.

Sincerely,



Clifton M. Patty, Jr.

CMPjr/sdc

Enclosure

cc: Wes Smith  
Boyd Steele  
Mark Sullivan  
Steve Barker